

United States Congress
WASHINGTON, DC 20510

September 9, 2011

Dear Secretary Sebelius,

We are writing in strong support of the State of Oklahoma's request for a waiver from the mandated medical loss ratio (MLR) requirements in the Patient Protection and Affordable Care Act (PPACA). We share the state's concern that the implementation of this provision under current law will lead to market destabilization in the individual market. We note that to date, because many other states have determined that federally-mandated MLR threaten to destabilize markets within their states and jeopardize consumers' coverage, nearly one in three states have already applied for or been granted waivers from the MLR requirement.

The need for waivers from the law is clear proof that the one-size-fits-all MLR approach mandated under PPACA is neither in the best interest of consumer choice nor competition among health plans in many insurance markets across the country. To ensure choice and competition and to protect Oklahoman consumers' insurance choices, we ask that you exercise your authority under law to grant the state a waiver to preserve the health insurance market that could otherwise be destabilized.

We appreciate your timely attention to this important issue.


Sincerely,


Tom Coburn, M.D.
U.S. Senator

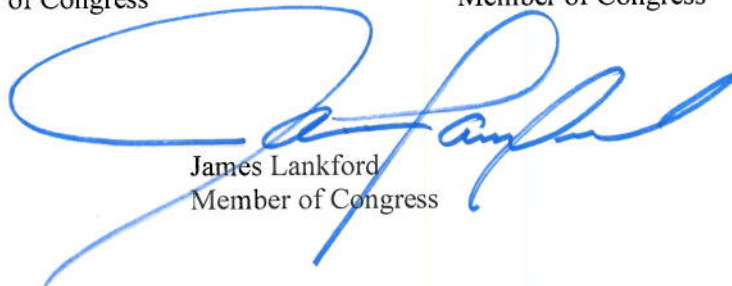

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